

# EXHIBIT B

Bayview Loan Servicing  
P. O. Box # 5112  
Tampa, CA 92539



2315140640

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Bayview Loan Servicing  
4425 Ponce de Leon Boulevard  
5th Floor  
Coral Gables, FL 33146

20161206-187

Send Correspondence to:  
Bayview Loan Servicing  
4425 Ponce de Leon Boulevard  
5th Floor  
Coral Gables, FL 33146

JULIO COLON  
34 RUTLAND ST  
WOONSOCKET, RI 02895-3505



BR001



12/02/2016

JULIO COLON  
34 RUTLAND ST  
WOONSOCKET, RI 02895-3505

Loan Number: [REDACTED]  
Property Address: 34 RUTLAND ST  
WOONSOCKET, RI 02895-3505

**NOTICE OF DEFAULT AND INTENT TO ACCELERATE**

Dear JULIO COLON:

This letter is formal notice by Bayview Loan Servicing, LLC (herein as "BLS") that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay the amounts due.

The loan is due for 09/01/2016 and subsequent payments, plus late charges, fees and costs. As of today, the total delinquency and reinstatement amount is [REDACTED] which consists of the following:

Next Payment Due Date:	09/01/2016
Total Monthly Payments Due:	[REDACTED]
Late Charges:	[REDACTED]
Other Charges:	[REDACTED]
Uncollected NSF Fees:	[REDACTED]
Other Fees:	[REDACTED]
Corporate Advance Balance:	[REDACTED]
Unapplied Balance:	[REDACTED]
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	[REDACTED]

It is possible that after payment of the amounts detailed above there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that BLS paid on your behalf or advanced to your account.

This letter is a formal demand to pay [REDACTED]. If the default, together with additional payments that subsequently become due, is not cured by 01/06/2017, BLS will take steps to terminate your ownership in the property by a foreclosure proceeding or other action to seize the property.

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, BLS offers consumer assistance programs designed to help resolve delinquencies and avoid FORECLOSURE. These services are provided without cost to our customers. You may be eligible for a loan workout plan or other similar alternative. If you would like to learn more about these programs, you may contact the Loss Mitigation Department at 1-877-205-9958, 9:00 a.m. - 6:00 p.m., Monday - Friday, Eastern Time. WE ARE VERY INTERESTED IN ASSISTING YOU.



[REDACTED]

The default above can be cured by payment of the total amount plus any additional payments and fees that become due by 01/06/2017. Failure to cure the default on or before this date may result in acceleration of the sums secured by the Security Instrument and sale of the property. Note that in addition to the regular monthly payments, additional charges, costs and fees may become due during the period between today's date and the date the aforementioned payments are due. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current default. You may contact our Loan Counseling Department at 1-800-771-0299 to obtain updated payment information..

Please include your loan number and property address with your payment and send to:

Bayview Loan Servicing, LLC  
4425 Ponce De Leon Blvd, 5th Floor  
Miami, FL 33146

If you wish to dispute the delinquency, or if you dispute the calculation of amount of the delinquency and reinstatement amount, you may contact us by calling 1-800-771-0299.

You have the right to reinstate the loan after acceleration, and to bring a court action to assert the non-existence of a default or any other defense of borrower to acceleration and sale. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Bayview Loan Servicing.

Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify BLS immediately. When contacting BLS as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the above-mentioned Act.

If you are experiencing financial difficulty, you should know that there are several options available to you that may help you keep your home. You may contact a government approved housing counseling agency which provides free or low-cost housing counseling. You should consider contacting one of these agencies immediately. These agencies specialize in helping homeowners who are facing financial difficulty. Housing

counselors can help you assess your financial condition and work with us to explore the possibility of modifying your loan, establishing an easier payment plan for you, or even working out a period of loan forbearance. For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsp/slh/hcc/hcs.cfm>.

You may be eligible for assistance from the Homeownership Preservation Foundation or other foreclosure counseling agency. You may call the following toll-free number to request assistance from the Homeownership Preservation Foundation: 1-888-995-HOPE(4673). If you wish, you may also contact us directly at 1-800-771-0299 and ask to discuss possible options.

This matter is very important. Please give it your immediate attention.

Sincerely,

Bayview Loan Servicing, LLC  
4425 Ponce De Leon Blvd, 5th Floor  
Miami, FL 33146  
1-800-771-0299

FEDERAL LAW REQUIRES US TO ADVISE YOU THAT BAYVIEW LOAN SERVICING, LLC IS A DEBT COLLECTOR AND THAT THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT AN INDEBTEDNESS AS YOUR PERSONAL OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE PROVIDE US WITH THE ATTORNEY'S NAME, ADDRESS AND TELEPHONE NUMBER.



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Bayview Loan Servicing  
P. O. Box # 8112  
Tamaraca, CA 92589



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PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Bayview Loan Servicing  
4425 Ponce de Leon Boulevard  
5th Floor  
Coral Gables, FL 33146

20151205-167

Send Correspondence to:  
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JULIO COLON  
34 RUTLAND ST  
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Sent Via Certified Mail  
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